

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa Marie Caldwell
Debtor

Case No. 24-00927-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Mar 18, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
+ Christopher D. Caldwell	596 Green Valley Road, York, PA 17403-9518

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 blemon@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency-Hemap khousman@pkh.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

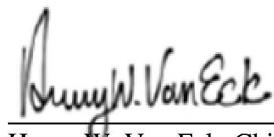
Melissa Marie Caldwell	Debtor 1	Chapter: 13
		Case No.: 1:24-bk-00927-HWV
U.S. Bank National Association, as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2		Document No.: 46
vs Melissa Marie Caldwell and Jack N. Zaharopoulos, (Trustee)	Movant(s)	Nature of Proceeding: Motion for Relief from Automatic Stay in addition to Relief from Co- Debtor Automatic Stay
	Respondent(s)	

ORDER

Upon consideration of the Motion for Relief from the Automatic Stay filed by Movant, Doc. 46, and the Court's February 11, 2025 Order, Doc. 56, and it appearing that this Order has not been complied with, it is

ORDERED that the Motion is **DENIED**.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: March 18, 2025